

**Information to identify the case:**

Debtor 1	<b>Ronald J Lucci</b>	Social Security number or ITIN	<b>xxx-xx-4676</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Vickie G Lucci</b>	Social Security number or ITIN	<b>xxx-xx-6899</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>12-20074-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald J Lucci

Vickie G Lucci

5/4/17

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Ronald J Lucci  
 Vickie G Lucci  
 Debtors

Case No. 12-20074-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 67

Date Rcvd: May 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2017.

db/jdb  
 cr Ronald J Lucci, Vickie G Lucci, 937 Charles St. Ext., Carnegie, PA 15106-3207  
 +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
 13269657 Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658  
 13269674 +CAPITAL ONE NA, C/O Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933  
 13269670 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot Credit Services, Processing Center, Des Moines, IA 50364-0500)  
 13269663 +COUNTRY DOOR, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933  
 13269660 +Chase- Cha, Po Box 7090, Mesa, AZ 85216-7090  
 13269662 Citifinancial, Bspl3a, Baltimore, MD 21202  
 13343638 +GINNY'S, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933  
 13269679 +MIDNIGHT VELVET, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933  
 13269680 +MONTGOMERY WARD, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933  
 13269681 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage Ll, Attn: Bankruptcy, 350 Highland Dr, Lewisville, TX 75067)  
 13277134 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
 13269682 +Pnc Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8002  
 13269684 +SEVENTH AVENUE, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933  
 13269687 +Toyota Fsb, Po Box 108, Saint Louis, MO 63166-0108  
 13269688 +UPMC - Presby Shadyside, P.O. Box 382059, Pittsburgh, PA 15250-0001  
 13297340 US BANK N.A. as Servicer for, TOYOTA FINANCIAL SERVICES, BANKRUPTCY DEPARTMENT, P.O. BOX 5229, CINCINNATI, OH 45201-5229

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg  
 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 05 2017 00:37:50 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr EDI: AIS.COM May 05 2017 00:28:00 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457  
 cr +EDI: PRA.COM May 05 2017 00:28:00 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067  
 13283958 EDI: HNDA.COM May 05 2017 00:28:00 AMERICAN HONDA FINANCE CORPORATION, NATIONAL BANKRUPTCY CENTER, P.O. BOX 168088, IRVING, TX 75016-8088  
 13269655 EDI: HNDA.COM May 05 2017 00:28:00 American Honda Finance Corp, P.O. Box 7829, Philadelphia, PA 19101-7829  
 13269656 +EDI: APPLIEDBANK.COM May 05 2017 00:28:00 Applied Card Bank, Attention: General Inquiries, Po Box 17125, Wilmington, DE 19850-7125  
 13285669 +EDI: HFC.COM May 05 2017 00:28:00 BENEFICIAL CONSUMER DISCOUNT COMPANY, 636 GRAND REGENCY BLVD, BRANDON, FL 33510-3942  
 13269659 EDI: CBCSI.COM May 05 2017 00:28:00 CBCS, P.O. Box 164059, Columbus, OH 43216-4059  
 13269661 EDI: CITICORP.COM May 05 2017 00:28:00 Citibank Usa, Citicorp Credit Services/Attn: Centraliz, Po Box 20507, Kansas City, MO 64195  
 13269658 +EDI: CAPITALONE.COM May 05 2017 00:28:00 Capital One, N.a., Capital One Bank (USA) N.A., Po Box 30285, Salt Lake City, UT 84130-0285  
 13279727 +E-mail/Text: bankruptcy@cavps.com May 05 2017 00:38:06 Cavalry Portfolio Services, LLC, 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322  
 13269664 +EDI: RCSFNBMARIN.COM May 05 2017 00:28:00 Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875  
 13269665 EDI: RCSDELL.COM May 05 2017 00:28:00 Dell Financial Services, Attn: Bankruptcy Dept., Po Box 81577, Austin, TX 78708  
 13269666 EDI: DISCOVER.COM May 05 2017 00:28:00 Discover Fin, Po Box 8003, Hilliard, OH 43026  
 13282713 +EDI: TSYS2.COM May 05 2017 00:28:00 Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 13282712 +EDI: TSYS2.COM May 05 2017 00:28:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 13276825 EDI: DISCOVER.COM May 05 2017 00:28:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 13269667 +EDI: TSYS2.COM May 05 2017 00:28:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 13341638 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM May 05 2017 00:38:23 Duquesne Light Company, c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1908  
 13269668 +EDI: RMSC.COM May 05 2017 00:28:00 Gemb/JC Penny, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
 13984489 +EDI: RMSC.COM May 05 2017 00:28:00 Green Tree Servicing LLC, 7340 S. Kyrene Rd., Recovery Dept - T120, Tempe, AZ 85283-4573  
 13975998 +EDI: RMSC.COM May 05 2017 00:28:00 Green Tree Servicing, LLC, 7340 S. Kyrene Road, Recovery Dept. T-120, Tempe, AZ 85283-4573  
 13269672 +EDI: HFC.COM May 05 2017 00:28:00 HSBC Card Sevices, P.O. Box 5222, Carol Stream, IL 60197-5222  
 13269669 +EDI: HFC.COM May 05 2017 00:28:00 Hb Fsb, Attn: Bankruptcy, Po Box 3425, Buffalo, NY 14240-3425

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13269671 +EDI: HFC.COM May 05 2017 00:28:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5895,  
Carol Stream, IL 60197-5895  
13269673 EDI: IRS.COM May 05 2017 00:28:00 Internal Revenue Service, Insolvency Unit,  
P.O. Box 628, Pittsburgh, PA 15230  
14371485 EDI: JEFFERSONCAP.COM May 05 2017 00:28:00 JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999,  
St Cloud MN 56302  
13736672 EDI: RESURGENT.COM May 05 2017 00:28:00 LVNV Funding LLC, c/o Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
13375044 EDI: RESURGENT.COM May 05 2017 00:28:00 LVNV Funding, LLC its successors and assigns as,  
assignee of CitiFinancial, Inc., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
13269675 +EDI: RMSC.COM May 05 2017 00:28:00 Lowes / MBGA /, Attention: Bankruptcy Department,  
Po Box 103104, Roswell, GA 30076-9104  
13269678 +EDI: BLUESTEM May 05 2017 00:28:00 Metabnk/fhut, 6250 Ridgewood Roa,  
Saint Cloud, MN 56303-0820  
13537110 EDI: AIS.COM May 05 2017 00:28:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457  
13518632 +E-mail/Text: bknotice@ncmlc.com May 05 2017 00:37:59 National Capital Management, LLC.,  
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
13320239 +EDI: OPHSUBSID.COM May 05 2017 00:28:00 OAK HARBOR CAPITAL IV, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13345348 EDI: PRA.COM May 05 2017 00:28:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
13570802 EDI: PRA.COM May 05 2017 00:28:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541  
13385319 +EDI: RESURGENT.COM May 05 2017 00:28:00 PYOD, LLC its successors and assigns as assignee,  
of FNBM, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
13333156 EDI: RECOVERYCORP.COM May 05 2017 00:28:00 Portfolio Investments I LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
13277877 EDI: Q3G.COM May 05 2017 00:28:00 Quantum3 Group LLC as agent for,  
World Financial Network National Bank, PO Box 788, Kirkland, WA 98083-0788  
13344685 EDI: Q3G.COM May 05 2017 00:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
13269654 EDI: AGFINANCE.COM May 05 2017 00:28:00 American General Finance, Waterford Place,  
5888 Steubenville Pike Unit 1, Mc Kees Rocks, PA 15136  
13269685 EDI: AGFINANCE.COM May 05 2017 00:28:00 Springleaf Financial S, 2100 Washington Pike,  
Carnegie, PA 15106  
13384571 EDI: AGFINANCE.COM May 05 2017 00:28:00 Springleaf Financial Services, P.O. Box 3251,  
Evansville, IN 47731-3251  
13269683 EDI: RMSC.COM May 05 2017 00:28:00 Sam's Club, PO Box 530942, Atlanta, GA 30353-0942  
13269689 +EDI: WFFC.COM May 05 2017 00:28:00 Wf Fin Bank, Wells Fargo Financial, 4137 121st St,  
Urbandale, IA 50323-2310  
13269690 +EDI: WFNNB.COM May 05 2017 00:28:00 Wfnnb/brylane Home, Po Box 182789,  
Columbus, OH 43218-2789  
13269691 +EDI: WFNNB.COM May 05 2017 00:28:00 Wfnnb/dress Barn, P.O. Box 182686,  
Columbus, OH 43218-2686  
13269692 +EDI: WFNNB.COM May 05 2017 00:28:00 Wfnnb/newport News, 995 W 122nd Ave,  
Westminster, CO 80234-3417  
13269693 +EDI: WFNNB.COM May 05 2017 00:28:00 Wfnnb/value City Furn, Attn: Bankruptcy,  
Po Box 182686, Columbus, OH 43218-2686

TOTAL: 49

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr Nationstar Mortgage LLC  
cr\* +Green Tree Servicing, LLC, 7340 S. Kyrene Rd., Recovery Dept. T-120, Tempe, AZ 85283-4573  
cr\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO Box 7999,  
St Cloud, MN 56302-9617)  
cr\* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,  
Greenville, SC 29603-0587  
cr\* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,  
MEMPHIS, TN 38125-1741  
13358012\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)  
13537201\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
13458427\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, Bankruptcy Department,  
350 Highland Drive, Lewisville, Texas 75067)  
13269676 ###Mason, P.O. Box 77001, Madison, WI 53707-1001  
13269677 ###Masseys, P.O. Box 8959, Madison, WI 53708-8959  
13269686 ###The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507

TOTALS: 2, \* 7, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-2

User: culy  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 06, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2017 at the address(es) listed below:

Edgardo D. Santillan on behalf of Debtor Ronald J Lucci ed@santillanlaw.com,  
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed  
s.myecfemail@gmail.com  
Edgardo D. Santillan on behalf of Plaintiff Ronald J Lucci ed@santillanlaw.com,  
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed  
s.myecfemail@gmail.com  
Edgardo D. Santillan on behalf of Joint Debtor Vickie G Lucci ed@santillanlaw.com,  
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed  
s.myecfemail@gmail.com  
Edgardo D. Santillan on behalf of Plaintiff Vickie G Lucci ed@santillanlaw.com,  
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed  
s.myecfemail@gmail.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com  
James A. Prostko on behalf of Joint Debtor Vickie G Lucci pawb@fedphe.com,  
james.prostko@phelanhallinan.com  
James A. Prostko on behalf of Debtor Ronald J Lucci pawb@fedphe.com,  
james.prostko@phelanhallinan.com  
Joshua I. Goldman on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court  
rive.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 12